



## IC Memorandum 15-31

To: KEHP Insurance Coordinators (ICs)  
From: Department of Employee Insurance (DEI)  
Re: HRA Members  
Date: October 6, 2015

Commonwealth of Kentucky  
Personnel Cabinet  
Department of Employee Insurance  
2<sup>nd</sup> Floor, State Office Building  
501 High Street  
Frankfort, Kentucky 40601

Website [kehpn.ky.gov](http://kehpn.ky.gov)

### Waiver General Purpose HRA reminders:

- Members who currently have a Waiver General Purpose HRA **MUST** enroll during Open Enrollment. If they fail to enroll, they will default into the Default Standard CDHP at the single coverage level.
- The change made to comply with federal law in 2015 still applies for 2016, so members who waive coverage and elect the Waiver General Purpose HRA (not Dental/Vision Only HRA) must declare in writing (checkbox on application or online) that they have other group health plan coverage that provides minimum value.
- Group health plan coverage means coverage under a plan (including a self-insured plan) maintained by an employer (including a self-employed person) or labor union to provide health care for current or former employees or their families. Group health plan coverage **does not** include Medicaid, KCHIP, **TRICARE**, Medicare, veteran's health coverage, Peace Corp coverage, any other governmental insurance plan, student policies, state high-risk pool coverage, or individual market coverage, including individual coverage purchased through the Kentucky Health Benefit Exchange (kynect).
- If a member is not eligible to elect a Waiver General Purpose HRA for 2016 because he/she does not have other group health plan coverage that provides minimum value, he/she may use the funds in the Waiver General Purpose HRA for 2015 to pay or be reimbursed for eligible medical expenses incurred during 2015. He/she must submit claims for reimbursement from the Waiver General Purpose HRA for 2015 eligible medical expenses by March 31, 2016. **Any funds remaining after all 2015 eligible medical expenses have been paid cannot be transferred to a Waiver Dental/Vision ONLY HRA or a CDHP HRA for 2016 and will not be available to the member.**

